



# **State of Indiana Health Care Coverage: Current and Changing Processes**

August 2013

**Indiana Department  
of Insurance**



**Indiana Family and Social  
Services Administration**



# **PPACA and Indiana: New Roles in Consumer Assistance**

# Consumer Education and Application Assistance

## **CONCERN:**

Beginning October 2013, there will be significant changes in healthcare coverage options, including:

- ▶ New health coverage options
- ▶ New eligibility criteria
- ▶ New applications

**These changes will likely cause:**

- ▶ Consumer confusion
- ▶ Administrative burden from incomplete or incorrect applications

# Consumer Education and Application Assistance

## RESULT:

### Indiana-Specific Customer Assistance:

*Roles and standards for individuals helping Hoosiers find and enroll in coverage through Medicaid and the Marketplace*

- ▶ PPACA allows states to develop additional standards, as long as they do not prevent implementation of the federal Navigator program (§155.210)
- ▶ Indiana Code 27-19 promotes competence and consumer protections
- ▶ Application Organizations
- ▶ Indiana Navigators

### Federal Customer Assistance:

*Roles and standards for federally-selected individuals helping all consumers with focus on vulnerable populations*

- ▶ PPACA and subsequent guidance promote consumer outreach, education, and enrollment
- ▶ Federal Navigators
- ▶ Certified Application Counselors

# State Navigator Program Application Assistance

	Application Organizations	Indiana Navigators
Entity	<ul style="list-style-type: none"> <li>▶ Organization</li> </ul>	<ul style="list-style-type: none"> <li>▶ Individual</li> </ul>
Examples	<ul style="list-style-type: none"> <li>▶ Medicaid Enrollment Centers</li> <li>▶ Social Service Agencies</li> </ul>	<ul style="list-style-type: none"> <li>▶ Medicaid Enrollers</li> <li>▶ Individuals that help consumers complete Medicaid or insurance applications</li> <li>▶ Licensed insurance agents and brokers <u>not</u> receiving commission from health insurance companies for plan enrollment</li> </ul>
Exemptions & Exclusions	<ul style="list-style-type: none"> <li>▶ Organizations that only offer general information</li> <li>▶ Organizations that do not help consumers complete Medicaid or health coverage applications</li> </ul>	<ul style="list-style-type: none"> <li>▶ Authorized Representatives</li> <li>▶ Individuals that only perform Presumptive Eligibility determinations</li> <li>▶ Licensed health insurance agents and brokers receiving commission from insurance companies for plan enrollment</li> </ul>

*Information subject to change based upon pending federal guidance and state legislation*



# State Navigator Program

## Application Organizations (AOs)

	Requirement	Option
<b>Application</b>	<ul style="list-style-type: none"> <li>▶ Register with the State (Complete application)</li> <li>▶ Be in good standing with the Secretary of State</li> <li>▶ No financial conflict of interest</li> <li>▶ Disclose any conflict of interest</li> <li>▶ Designate a lead Indiana Navigator</li> <li>▶ Report all other Indiana Navigators working on the AO's behalf</li> <li>▶ Pay application fee <ul style="list-style-type: none"> <li>▪ \$50 for in-state</li> <li>▪ \$100 for out-of-state</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▶ Perform criminal background check on individual Indiana Navigator(s)</li> <li>▶ Pay for criminal background check on behalf of Indiana Navigator(s)</li> <li>▶ Pay application fee on behalf of Indiana Navigator(s)</li> </ul>
<b>Training (Pre-Certification)</b>	<ul style="list-style-type: none"> <li>▶ Attest that all individual Indiana Navigators have completed training</li> </ul>	<ul style="list-style-type: none"> <li>▶ Become approved training entity with IDOI</li> <li>▶ Provide training to individual Indiana Navigator(s)</li> </ul>
<b>Certification Exam</b>	<ul style="list-style-type: none"> <li>▶ Not applicable</li> </ul>	<ul style="list-style-type: none"> <li>▶ Pay for certification exam on behalf of individual Indiana Navigator(s)</li> </ul>
<b>Re-certification (Renewal)</b>	<ul style="list-style-type: none"> <li>▶ Complete new application annually</li> <li>▶ Pay application/renewal fee annually <ul style="list-style-type: none"> <li>▪ \$50 for in-state</li> <li>▪ \$100 for out-of-state</li> </ul> </li> <li>▶ Update individual Indiana Navigator(s) report as needed</li> </ul>	<ul style="list-style-type: none"> <li>▶ Become a certified training entity with IDOI and provide continuing education to individual Indiana Navigator(s)</li> </ul>

# State Navigator Program

## Individual Indiana Navigators

	Requirement	Option
Application	<ul style="list-style-type: none"> <li>▶ Complete application</li> <li>▶ Pass Criminal Background Check</li> <li>▶ No financial conflict of interest</li> <li>▶ Disclose any conflict of interest</li> <li>▶ Pay application fee                             <ul style="list-style-type: none"> <li>▪ \$50 for in-state</li> <li>▪ \$100 for out-of-state</li> </ul> </li> <li>▶ Report overseeing AO(s) as applicable</li> </ul>	<ul style="list-style-type: none"> <li>▶ Background check may be performed by overseeing AO or by state-designated background check entity</li> <li>▶ Application fee may be paid by overseeing AO</li> </ul>
Training (Pre-certification)	<ul style="list-style-type: none"> <li>▶ Complete training with state-approved training entity</li> </ul>	<ul style="list-style-type: none"> <li>▶ Training fees may be paid by overseeing AO to third party training entity</li> <li>▶ Training may be provided by overseeing AO (if State-approved)</li> </ul>
Certification Exam	<ul style="list-style-type: none"> <li>▶ Pass certification exam with state certification exam vendor</li> </ul>	<ul style="list-style-type: none"> <li>▶ Certification exam fees may be paid by overseeing AO to state certification exam vendor</li> </ul>
Re-certification	<ul style="list-style-type: none"> <li>▶ Complete new application annually</li> <li>▶ Complete Continuing Education</li> <li>▶ Pay application/renewal fee                             <ul style="list-style-type: none"> <li>▪ \$50 for in-state</li> <li>▪ \$100 for out-of-state</li> </ul> </li> <li>▶ Update overseeing AO(s) as applicable</li> </ul>	<ul style="list-style-type: none"> <li>▶ Application fee may be paid by overseeing AO</li> <li>▶ Continuing education fees may be paid by overseeing AO to third party training entity</li> <li>▶ Training may be provided by overseeing AO (if State-approved)</li> </ul>

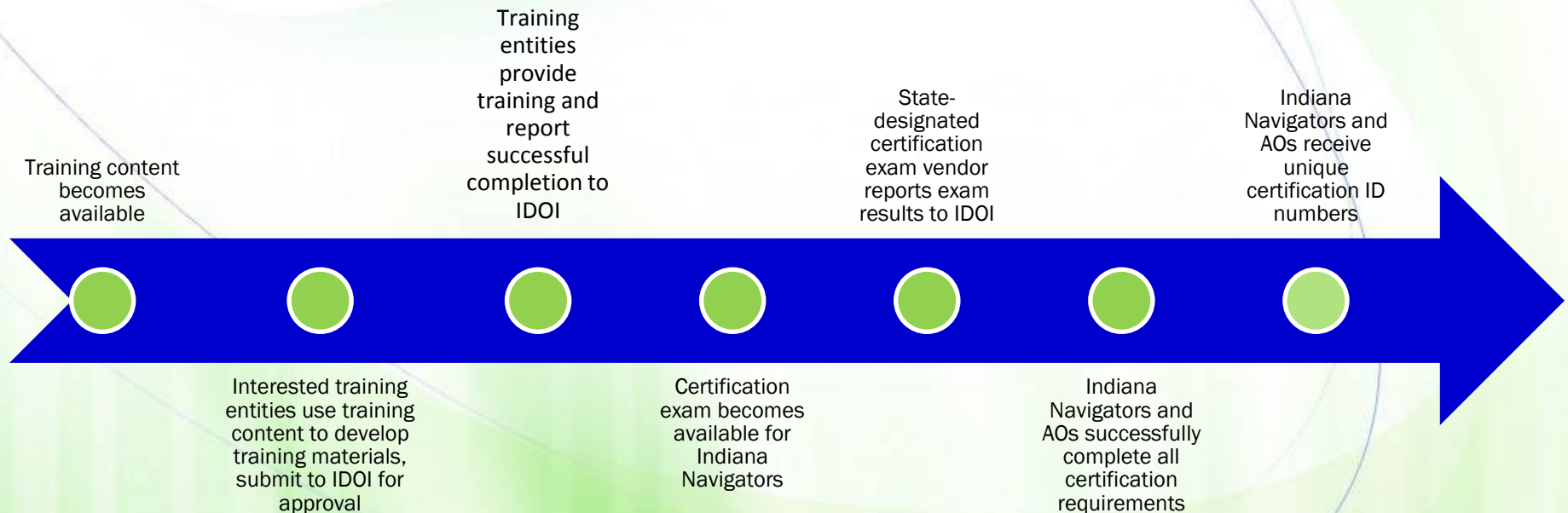
*Information subject to change based upon pending federal guidance and state legislation*

# State Navigator Program

## Navigator Certification

### AVAILABLE ONLINE NOW:

- ▶ Training information, including:
  - Training outline
  - Certification exam question topics
- ▶ Electronic applications for:
  - Indiana Navigators
  - Application Organizations
  - Training entities





# State Navigator Program Certification in Action

## Beginning October 2013, FFM Open Enrollment

**Certified Indiana Navigators assist consumers complete applications for insurance affordability programs**

- ▶ Certified Indiana Navigators must provide personal unique ID and AO unique ID (as applicable) for all applications receiving Navigator assistance
  - Allow State to contact Indiana Navigator with questions about an application

**If certified Indiana Navigator leaves one AO and joins another AO or becomes independent**

- ▶ AOs change certified Indiana Navigator lists to reflect association change
- ▶ Certified Indiana Navigator notifies State of changing AO association
- ▶ Certified Indiana Navigator maintains unique ID

# Enrollment Centers

## **Present-Dec. 31, 2013:**

Enrollment Center agreements will remain in effect

## **Effective Jan. 1, 2014:**

Enrollment Centers must:

- ▶ Register as Application Organizations (AOs)
- ▶ Fulfill the roles & responsibilities of AOs
- ▶ Continue to fulfill the roles & responsibilities of federally-defined outstation Medicaid enrollment offices



# Federal Consumer Assistants

- ▶ PPACA established Federal Navigators and Certified Application Counselors connected to the FFM

	Federal Navigators	Certified Application Counselors (CACs)
Selection	By HHS	By HHS
Payment	Federal Collaborative Agreement funds (must apply)	Not paid
Federal Requirements	§155.210 Minimum essential duties Federal training & certification	§435.908, §457.330, §155.225 Standards & training

- ▶ **Both Federal Navigators and CACs will be subject to State requirements (IC 27-19), including:**
  - Conflict of interest requirements
  - State training and certification

# Federal and State Consumer Assistants: Differences and Similarities

	Federal Navigators	Indiana Navigators	Federal Certified Application Counselors	Medicaid Authorized Representatives	Health Insurance Agents, Brokers, Producers
<b>Funding</b>	<ul style="list-style-type: none"> <li>▶ Organization(s) apply for and receive federal cooperative agreement funding</li> </ul>	<ul style="list-style-type: none"> <li>▶ None</li> </ul>	<ul style="list-style-type: none"> <li>▶ None</li> </ul>	<ul style="list-style-type: none"> <li>▶ None</li> </ul>	<ul style="list-style-type: none"> <li>▶ Commission from Insurance companies (Cannot qualify as a Navigator)</li> </ul>
<b>Goal</b>	<ul style="list-style-type: none"> <li>▶ Outreach</li> <li>▶ Education</li> <li>▶ Facilitate application enrollment</li> </ul>	<ul style="list-style-type: none"> <li>▶ Facilitate application enrollment</li> </ul>	<ul style="list-style-type: none"> <li>▶ Facilitate application enrollment</li> </ul>	<ul style="list-style-type: none"> <li>▶ Perform functions on behalf of applicant for SNAP, TANF and Medicaid benefits</li> </ul>	<ul style="list-style-type: none"> <li>▶ Facilitate private insurance enrollment</li> </ul>

*Information subject to change based upon pending federal guidance and state legislation*

# Timeline for Federal and State Consumer Assistance

**June 7, 2013**

Federal  
Navigator  
Cooperative  
Agreement  
requests due

**Summer  
2013**  
Health  
Insurance  
agents/  
brokers  
selling plans  
on  
Marketplace  
register with  
CMS &  
complete  
federal  
training

**Late  
Summer  
2013**

Federal  
Navigator  
training  
becomes  
available

**December 31,  
2013**

Current  
Medicaid  
Enrollment  
Centers must  
apply to be  
Application  
Organizations  
in order to  
continue  
serving in the  
same capacity

**Summer 2013**

State training  
curriculum and  
content  
becomes  
available to  
training entities

**August 15,  
2013**

Federal  
Navigator  
funding  
awards  
released

**October 1,  
2013**

Open  
enrollment  
for FFM  
begins





# **PPACA and Indiana: New Marketplace Eligibility and Enrollment**

# ACA: Important Dates

## October 1, 2013

### Federally Facilitated Marketplace:

- ▶ Open enrollment starts: Individuals can apply for health insurance coverage from Qualified Health Plans (QHPs) and may qualify for Premium tax credits (PTCs) or Cost-sharing reductions (CSRs)
- ▶ Small business owners can choose a small group insurance plan for employees on SHOP

## January 1, 2014

### Federally Facilitated Marketplace:

- ▶ Qualified Health Plan coverage begins

# Changes to Healthcare Coverage Requirements

**Beginning January 1, 2014, there will be new coverage requirements for consumers and health insurance companies**

## **Minimum Essential Coverage (MEC):**

- ▶ PPACA designated certain types of coverage as minimum essential healthcare coverage (i.e. Medicare, Medicaid, Employer-sponsored health care).
- ▶ Even though some types of coverage are considered MEC now, they may need to add benefits to be MEC in the future.

## **Individual Mandate:**

- ▶ Individuals will be required to maintain minimum essential coverage.
- ▶ Individuals without coverage may apply for an exemption;
  - If granted, they will be exempt from the coverage requirement.
  - If not granted, they will have to pay the IRS penalty at tax-filing.

## **Guaranteed Issue:**

- ▶ Insurance companies will not be able to deny coverage based on pre-existing conditions, gender or other medical conditions.

# Changes to the Private Insurance Application Process

System Today	New with PPACA
<p><b>Single application through:</b></p> <ul style="list-style-type: none"><li>▶ Assistance of an insurance broker or</li><li>▶ Direct application to the insurance carrier</li><li>▶ Small Employer-Sponsored Coverage</li></ul>	<p><b>Multiple Applications (Optional):</b></p> <ol style="list-style-type: none"><li>1) Application for Federal Marketplace<ul style="list-style-type: none"><li>▶ If under 100% FPL, application will be sent to Medicaid to qualify for Medicaid</li><li>▶ If 100-400%FPL, may qualify for PTCs and/or CSRs</li></ul></li><li>2) Application for off-Marketplace health coverage (Optional)</li></ol> <p><b>Required Coverage:</b></p> <ul style="list-style-type: none"><li>▶ Starting in 2015: Employers with <math>\geq 50</math> full time equivalent employees required to provide affordable coverage</li></ul>



# **PPACA and Indiana: Changing Medicaid Eligibility and Enrollment**



# Current Medicaid Access

## Providers and clients share many resources:

- ▶ By Phone: **1-800-403-0864**
- ▶ In Person: DFR local offices, Mon. to Fri., 8:00 a.m. to 4:30 p.m.

## Separate resources available 24/7 online:

### ▶ Provider Links:

- Agency Portal (access to client status):  
<http://www.in.gov/fssa/dfr.4323.htm>
- Authorized Representative Forms:  
<http://www.in.gov/fssa/dfr/2689.htm>

### ▶ Client Links:

- Client Benefit Portal (report changes, access case information):  
<http://DFRBenefits.in.gov>

# Changes to the Medicaid Application Process

System Today	New with PPACA
<p><b>Single application for:</b></p> <ul style="list-style-type: none"><li>▶ Supplemental Nutritional Assistance Program (SNAP)</li><li>▶ Temporary Assistance for Needy Families (TANF) and/or</li><li>▶ Medicaid/Health Coverage</li></ul>	<p><b>Multiple Applications:</b></p> <ol style="list-style-type: none"><li>1) Application for SNAP/TANF</li><li>2) Application for Medicaid/Health Coverage<ul style="list-style-type: none"><li>▶ If over income for Medicaid, application will be sent electronically to Federal Marketplace to qualify for PTCs and/or CSRs</li></ul></li><li>3) Open Enrollment starts Oct. 1, 2013<ul style="list-style-type: none"><li>▶ Apply new Medicaid eligibility criteria for Jan. 1, 2014</li></ul></li></ol>

# Changes to the Application Process

## System today:

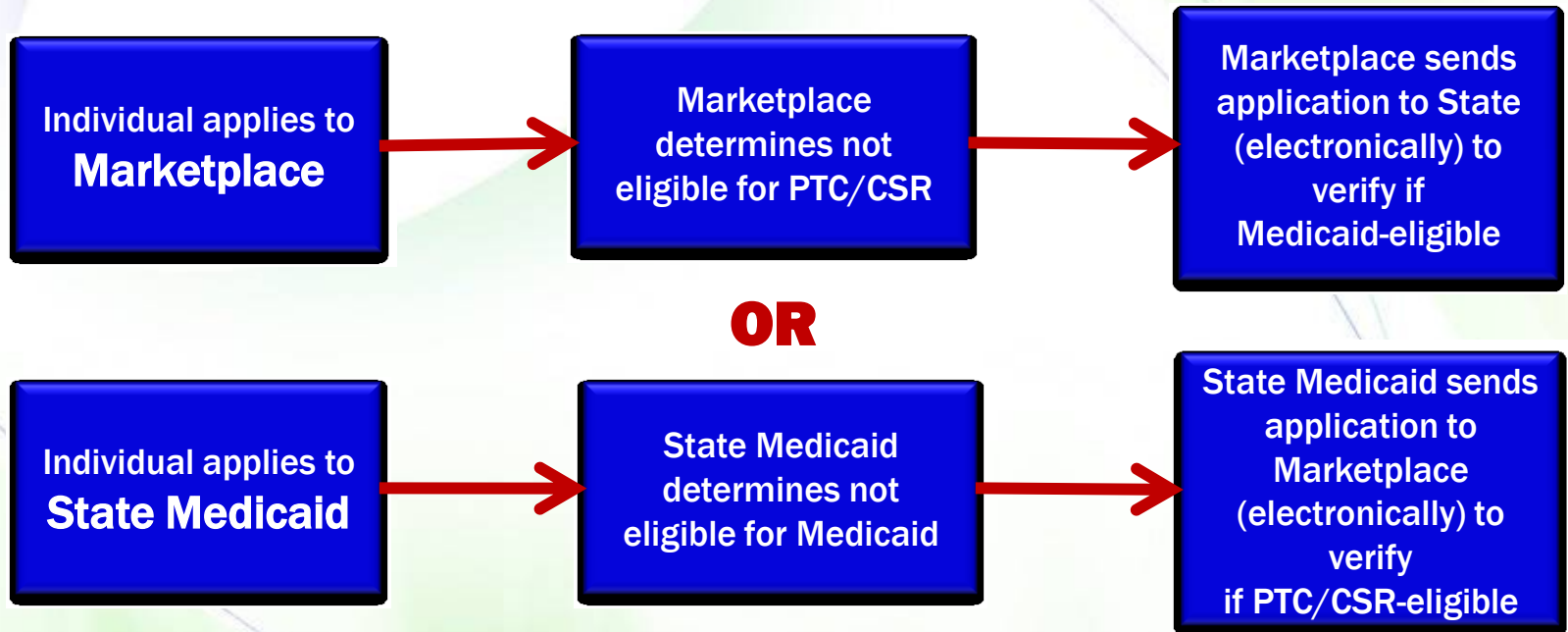
- ▶ Complete application online
- ▶ Complete and fax paper application
- ▶ Apply in person in a local DFR office
- ▶ Call DFR toll free number to request an application be mailed

## New with PPACA:

- ▶ May complete the application process over the phone
  - Pros:
    - Provides new option to individuals with limited internet access or literacy challenges
  - Cons:
    - Could take a long time;
    - Cannot save application in progress

# Changes to the Application Process

Sharing application data with the federal government:



State Medicaid cannot ask an applicant to provide data to the State if:

- ▶ He or she has already provided it to the Marketplace or
- ▶ The State can get it electronically (i.e. SSN, SSI-eligibility)

# Hospital-Based Presumptive Eligibility

**Medicaid-enrolled hospitals will be allowed to perform Presumptive Eligibility (PE) for financially eligible populations (very low income families, children, etc).**

- ▶ Does not include those potentially eligible for HIP waiver or those potentially eligible based on disability.
- ▶ Hospital-based PE will not change current Pregnancy PE program.

**Hospitals should implement procedures to promote completion of Medicaid applications by PE beneficiaries.**



# Hospital-Based Presumptive Eligibility

## Federal Requirements:

- ▶ PE applications must be completed by hospital employees.
- ▶ Hospital-based PE to begin Jan. 1, 2014.

## State Requirements:

- ▶ The state will set performance standards that hospitals must meet in order to be a PE participating provider.
  - Providers will attest to understanding the performance standards.
  - Performance metrics will be established and monitored.
- ▶ Hospital PE providers have flexibility in how they choose to assist members in completing streamlined Medicaid applications.
  - Dedicated staff, referrals to an Application Organization, kiosks available, etc.



# **Information Resources**

# State and Federal ACA and Marketplace Resources

## State Resources:

- ▶ ACA Website: <http://www.in.gov/aca> (updating Summer 2013)
- ▶ Indiana Navigator Website: <http://www.in.gov/idoi/2823>

## Federal Resources:

- ▶ FFM Call Center: 1-800-318-2596
- ▶ Website: <http://www.healthcare.gov>
- ▶ U.S. Department of Health & Human Services  
Website: <http://www.hhs.gov>  
Mailing Address: 200 Independence Avenue, S.W. - Washington, D.C. 20201
- ▶ Social Media
  - Facebook: <https://www.facebook.com/Healthcare.gov>
  - Twitter: [@HealthCareGov](https://twitter.com/HealthCareGov)